



**ON-LINE EXAMINATION - RECRUITMENT OF SPECIALIST OFFICERS :-**

- Chartered Accountants**
- Credit Officers**
- Risk Officer**
- Marketing Officers**
- Law Officer**
- Planning Officer**
- IT Officers**

**INFORMATION HANDOUT**

This handout contains details pertaining to various aspects of the online exam you are going to undertake and important instructions about related matters. You are advised to study the handout carefully as it will help you in preparing for the examination.

The on-line examination will comprise the following objective type multiple choice tests as stated below :

**Test details for Specialist Officers in Grade/Scale - I :**

<b>Sr. No.</b>	<b>Name of the Test</b>	<b>No. of Questions</b>	<b>Maximum Marks</b>	<b>Duration</b>
1	Reasoning	50	50	40 Minutes
2	English Language	40	40	35 Minutes
3	Quantitative Aptitude	50	50	40 Minutes
4	Professional Knowledge in the related stream	60	60	40 Minutes
	<b>Total</b>	<b>200</b>	<b>200</b>	<b>155 Minutes</b>

The time for the test is 155 minutes; however you may have to be at the venue for approximately 180 minutes including the time required for logging in, collection of the call letters, going through the instructions etc. All tests will be in English. You can attempt questions as per time allotted to respective sections. All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **You have to select the most appropriate answer and ‘mouse click’ that alternative which you feel is appropriate/correct. The alternative/ option that you have clicked on will be treated as your answer to that question. There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4 of the marks assigned to that question will be deducted as penalty.**

**Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here.**

## SAMPLE QUESTIONS

### REASONING

- Q.1-3.** Read the information given below and answer the questions.  
Six plays A, B, C, D, E and F of a famous playwright are to be staged one on each day from Monday to Saturday. The schedule of the plays is to be in accordance with the following.
- (1) A must be on the previous day of the on which E is staged.
  - (2) C must not be staged on Tuesday.
  - (3) B must be on a day which follows the day on which F is staged.
  - (4) D must be staged on Friday only and should not be immediately preceded by B.
  - (5) E must not be staged on the last day of the schedule.
- Q.1.** Which of the following is the schedule of plays, with the order of their staging from Monday ?  
(1) E A B F D C                      (2) A F B E D C                      (3) A F B C D E  
(4) F A B E D C                      (5) Other than those given as options
- Q.2.** Play C cannot definitely be staged on which of the following days in addition to Tuesday ?  
(1) Monday              (2) Wednesday              (3) Thursday              (4) Friday              (5) Saturday
- Q.3.** Play D is between which of the following pairs of plays ?  
(1) C and E              (2) E and F              (3) A and E              (4) B and E              (5) C and F
- Q.4.** If the first and the second letters in the word 'DEPRESSION' were interchanged, also the third and the fourth letters, the fifth and sixth letters and so on, which of the following would be the seventh letter from the right ?  
(1) R              (2) O              (3) S              (4) I              (5) Other than those given as options

### ENGLISH LANGUAGE

- Q.1.** Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is 'No error'. (Ignore the errors of punctuation, if any).
- Most of the third world / country are experiencing / the ethnic or communal problem /  
(1)    (2)    (3)  
in varying degrees.    No error.  
(4)    (5)
- Q.2.** Pick out from the words given below each sentence the word which would complete the sentence correctly and meaningfully.
- Continuous unemployment has induced in the people a kind of \_\_\_\_\_ which is most depressing.  
(1) laziness              (2) encouragement              (3) satisfaction              (4) anger              (5) awakening
- Q.3-5.** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.
- The true source of rights is duty. If we all (3) our duties, rights will not be (4) to seek. If leaving duties unperformed we run (5) rights, they will escape us like an elusive person.
- Q.3.** (1) deny              (2) devote              (3) discharge              (4) imagine              (5) fulfill
- Q.4.** (1) far              (2) close              (3) easy              (4) against              (5) common
- Q.5.** (1) as              (2) after              (3) at              (4) from              (5) for

### QUANTITATIVE APTITUDE

- Q.1.**  $(27 + 498) \div 25 = ?$   
(1) 17              (2) 25              (3) 21              (4) 12              (5) Other than those given as options

- Q.2-4.** Directions : Given below is a table showing percentages out of a total of 700 employees ranking six attributes that help promotion. Rank I is the highest. Study the table carefully and answer questions that follow :

Attribute	Percentage of Employees giving Different Ranks					
	I	II	III	IV	V	VI
Seniority	32	17	22	19	5	5
Perseverance	14	19	17	9	27	14
Efficiency	15	19	21	14	14	17
Intelligence	10	14	10	14	17	35
Honesty	24	17	7	9	27	16
Sociability	5	14	23	35	10	13

- Q.2.** Which attribute for promotion has received the highest rank ?  
 (1) Perseverance (2) Seniority (3) Honesty (4) Sociability (5) Efficiency
- Q.3.** How many employees gave rank III to intelligence?  
 (1) 119 (2) 98 (3) 77 (4) 70 (5) 10
- Q.4.** Which attribute is considered the least important for Promotion ?  
 (1) Honesty (2) Intelligence (3) Perseverance (4) Efficiency (5) Sociability

**PROFESSIONAL KNOWLEDGE IN THE RELATED STREAM  
 CHARTERED ACCOUNTANTS**

- Q.1.** Cash Profit Means \_\_\_\_\_  
 (1) Net Profit after tax (2) Net Profit after tax + Depreciation  
 (3) Operating Profit (4) Operating Profit + Depreciation  
 (5) Other than those given as options

**CREDIT OFFICERS**

- Q.1.** Which of the following may not be a part of projected Financial Statements ?  
 (1) Projected Income Statement (2) Projected Trial Balance  
 (3) Projected Cash Flow Statement (4) Projected Balance Sheet  
 (5) Other than those given as options

**RISK OFFICERS**

- Q.1.** Which of the following is **not** a market risk ?  
 (A) Liquidity Risk (B) Interest Rate Risk (C) Fraud Risk  
 (1) Only (A) (2) Only (B) (3) Both (A) & (C)  
 (4) Only (C) (5) Other than those given as options

**MARKETING OFFICERS**

- Q.1.** Cross selling means \_\_\_\_\_  
 (1) selling across the counter  
 (2) selling across the country  
 (3) marketing other product to customer alongwith the one he buys  
 (4) selling anything to any customer  
 (5) Other than those given as options

**LAW OFFICER**

- Q.1.** Which of the following is a lawful object of a contract ?  
 (1) Forbidden by law (2) Fraudulent  
 (3) Injurious to a person or property (4) Opposed to public policy  
 (5) Other than those given as options

## PLANNING OFFICER


- Q.1. Net fiscal deficit is the gross fiscal deficit less \_\_\_\_\_
- (1) Non debt capital receipts
  - (2) Recovery of revenue receipts
  - (3) External grants received
  - (4) Net lending of the Central government
  - (5) Revenue expenditure


## IT OFFICERS


- Q.1. Public data members can be accessed —
- (1) only from the base class itself
  - (2) both from the base class and from its derived classes
  - (3) cannot be accessed by any method
  - (4) all of these
  - (5) Other than those given as options


### (A) Details of the On-line Examination Pattern


- (1) The examination would be conducted on-line i.e. on a computer.
- (2) All tests will be in English.
- (3) All the questions will have multiple choices. Out of the five answers to a question only one will be the correct answer. **The candidate has to select the most appropriate answer and 'mouse click' that alternative which he/ she feels is appropriate/ correct. The alternative/ option that is clicked on will be treated as the answer to that question. Answer to any question will be considered for final evaluation, only when candidates have submitted the answers by clicking on "Save & Next" or "Mark for Review & Next".**
- (4) The clock has been set at the server and the countdown timer at the top right corner of your screen will display the time remaining for you to complete the exam. When the clock runs out the exam ends by default - you are not required to end or submit your exam.
- (5) The question palette at the right of screen shows one of the following statuses of each of the questions numbered :

 You have not visited the question yet.

 You have not answered the question.

 You have answered the question.

 You have NOT answered the question, but have marked the question for review.

 The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

- (6) To select a question to answer, you can do one of the following :
  - (a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
  - (b) Click on '**Save & Next**' to save answer to current question and to go to the next question in sequence.
  - (c) Click on '**Mark for Review and Next**' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (7) To select your answer, click on one of the option buttons.

- (8) To change your answer, click another desired option button.
- (9) To save your answer, you **MUST** click on **Save & Next**.
- (10) To deselect a chosen answer, click on the chosen option again or click on the **Clear Response** button.
- (11) To mark a question for review click on **Mark for Review & Next**. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*
- (12) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (13) Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (14) The candidates are requested to follow the instructions of the “Test Administrator” carefully. If any candidate does not follow the instructions / rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by Bank.
- (15) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (16) After the expiry of test duration for respective sections the candidates will not be able to attempt questions or check their answers for that section.
- (17) Please note :**
  - (a) Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time.**
  - (b) Under no circumstances should a candidate click on any of the ‘keyboard keys’ once the exam starts as this will lock the exam.**

**B] General Instructions :**

- (1) Please note date, Reporting time and venue address of the examination given in the call letter.
- (2) You may visit the venue one day before the Online Examination to confirm the location so that you are able to report **on time** (as printed on the call letter) on the day of the examination. Late comers will not be allowed.
- (3) The call letter should be brought with you to the examination venue along with your recent passport size photograph duly pasted on it.
- (4) You must scrupulously follow the instructions of the Test Administrator and Nainital Bank Representative at the examination venue. If you violate the instructions you will be disqualified and will be asked to leave the examination venue.
- (5) No use of calculators (separate or with watch), books, note books or written notes, cell phones (with or without camera facility), or any other electronic device will be allowed during the examination. **After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.**
- (6) Please bring the call letter with your recent photograph affixed thereon, photocopy of the ID proof stapled with call letter and same currently valid photo identity proof in original. - **THIS IS ESSENTIAL. Please submit the call-letter alongwith photocopy of photo identity proof duly stapled together by putting it in the designated drop-box.** Currently valid photo identity proof may be PAN Card/Passport/Permanent Driving Licence/Voter’s Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People’s Representative on official letterhead/Valid recent Identity Card issued by a recognised College/University/Aadhar/E-aadhar card with a photograph/Employee ID in original/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner’s Driving License will NOT be accepted as valid ID proof for this project.** Please note that your name as appearing on the call letter (provided by you during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof you will not be allowed to appear for the exam.

- (7) Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. Nainital Bank may take further action against such candidates as deemed fit by it.
- (8) You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST drop this sheet of paper along with the Call Letter in the designated drop-box before leaving the venue.
- (9) The possibility for occurrences of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include the conduct of another examination if considered necessary. Decision of the test conducting body in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.
- (10) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
- (11) Please note that a candidate is allowed to appear only once in the online examination. Multiple appearance in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once on the date and at the time mentioned on the respective call letter. All other call letters are to be surrendered.
- (12) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (13) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the Nainital Bank in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

#### SOCIAL DISTANCING MODE CONDUCT OF EXAM RELATED INSTRUCTIONS

- 1 **Candidate is required to report at the exam venue strictly as per the time slot mentioned in the admit card AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual's time slot ONLY. Candidates should report atleast 15 minutes before the Reporting time indicated on the call Letter.**
- 2 **Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.**
- 3 Items permitted into the venue for Candidates  
**Candidates will be permitted to carry only certain items with them into the venue.**
  - a. **Mask (WEARING A MASK is COMPULSORY)**
  - b. **Gloves**
  - c. **Personal transparent water bottle (Candidate should bring his / her own water bottle)**
  - d. **Personal hand sanitizer (50 ml)**
  - e. **A simple pen**
  - f. **Exam related documents (Call Letter/Admit Card and Photocopy of the ID card stapled with it, ID Card in Original.)**

- g. Call Letter/Admit Card should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Call Letter/Admit Card should be exactly the same.
- h. In case of Scribe Candidates - Scribe form duly filled and signed with Photograph affixed.  
No other Items are permitted inside the venue.
- 4 Candidate should not share any of their personal belonging/material with anyone
  - 5 Candidate should maintain safe social distance with one another.
  - 6 Candidate should stand in the row as per the instructions provided at venue.
  - 7 If candidate is availing services of a scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50ml) and transparent water bottle. Wearing a mask is compulsory. Both candidate and Scribe will require to be wearing N95 Mask.
  - 8 A Candidate must have AarogyaSetu App installed on his mobile phone. The AarogyaSetu status must show candidate's risk factor. A candidate will have to display this status to the Security Guard at the entry into the exam venue. In case a candidate does not have a smart phone, he/she will have to bring in a signed declaration to this effect (declaration is provided along with this Call Letter) and show the same to the Security Guard at the entry into the exam venue. Candidates with Moderate or High Risk Status on AarogyaSetu App will not be allowed entry. In case any of the responses in declaration suggest COVID 19 infection/symptoms, the candidate will not be permitted inside the exam venue. (If candidate is availing services of a Scribe, then Scribe should also follow the same instructions.)
  - 9 After AarogyaSetu status display at the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.
  - 10 All candidates (and Scribe, if applicable) will be checked with Thermo guns at the entry point for temperature. In case, any person is observed to be having above normal temperature (> 99.14° F) or displaying any symptoms of the virus, they will not be allowed entry into the venue.
  - 11 In candidate registration :
    - a. Candidate registration will be done through photo capture.
    - b. Photograph will be taken while candidate is standing.
    - c. Seat number will be given to the candidate.
  - 12 Rough sheet, call letter and ID proof management
    - Rough sheet(s) kept at each candidate desk will be used by candidate. No additional sheets will be provided during the exam.
    - Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy
    - Candidate must drop the rough sheets, call letter, ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place indicated by Exam officials.
  - 13 Post Examination Controls
    - On completion of examination, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

**WISH YOU GOOD LUCK**